



EXP.046A

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3692

PATENT

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant : Yuri Galperin  
Appl. No. : 09/942,983  
Filed : August 30, 2001  
For : METHOD AND APPARATUS  
FOR DETERMINING A  
PREPAYMENT SCORE FOR AN  
INDIVIDUAL APPLICANT  
Examiner : Siegfried E. Chencinski  
Group Art Unit : 3692

## CERTIFICATE OF MAILING

I hereby certify that this correspondence and all marked attachments are being deposited with the United States Postal Service as first-class mail in an envelope addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on

January 9, 2007

(Date)

Ted M. Cannon, Reg. No. 55,036

RESPONSE TO RESTRICTION REQUIREMENT MAILED OCTOBER 12, 2006

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Sir:

In response to the Restriction Requirement mailed on October 12, 2006, applicant hereby elects Group I, Claims 21-136, drawn to evaluating debtor risk based on the calculation of consumer prepayment scores, classified in class 705, subclass 38.

This election is made without traverse.

No fees are believed due. However, please charge any necessary fees, including any fees for extensions of time to our Deposit Account No. 11-1410.

Respectfully submitted,

KNOBBE, MARTENS, OLSON & BEAR, LLP

Dated: 1/9/2007

By:

Ted M. Cannon  
Registration No. 55,036  
Attorney of Record  
Customer No. 20,995  
(949) 760-0404